

Docket No.: 3350-30
Client No.: QUICKREMIT

PATENT

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one of a plurality of users including payers and payees, the payers and the payees having associated payment accounts and deposit accounts maintained at a plurality of financial institutes, comprising the steps of:

receiving, at a central station, a first instruction, from a first of the plurality of user stations representing a first of the payers, to make payment of a first bill of a first of the payees;

generating, in accordance with the received first instruction, a directive to transfer funds from a first of the payment accounts which is associated with the first payer and maintained at a first of the plurality of financial institutes, to a first of the deposit accounts which is associated with the first payee and maintained at a second of the plurality of financial institutes;

generating remittance information associated with payment of the first bill based on the directive to transfer of funds; and

storing the remittance information in a central database so as to be accessible to a second of the plurality of user stations representing the first payee.

B2

9. (TWICE AMENDED) A system according to claim 7, wherein:

Docket No.: 3350-0030
File No. 1158.41323X00
Client No.: QUICKREMIT

PATENT

B2d
the processor is further configured to receive a request to access the remittance information from the second user station, to retrieve the remittance information from the central database based upon the received access request, and to transmit the retrieved remittance information to the second user station.

4 12. (AMENDED) A system according to claim 1, wherein:

B3
the processor is further configured to receive a second bill for a second of the payers from a third of the plurality of user stations representing a second of the payees, and to generate billing information corresponding to the received second bill; and

the central database is further configured to store the billing information so as to be accessible to a fourth of the plurality of user stations representing the second payer.

5 13. (AMENDED) A system according to claim 12, wherein:

the processor is further configured to receive a request to access the billing information from the fourth user station, to retrieve the stored billing information from the central database based upon the received request to access billing information, and to transmit the retrieved billing information to the fourth user station.